GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:5211
ANSWERED ON:20.04.2001
SWARNAJAYANTI GRAM SWAROJGAR YOJANA
JASWANT SINGH YADAV

Will the Minister of FINANCE be pleased to state:

(a) the State-wise,target fixed by public sector banks for providing loans under the `Swarnajayanti gram Swarojagar Yojana` during the last three years alongwith the loan actually disbursed;

(b) whether the nationalised banks have rejected a maximum number of applications under this scheme especially in Rajasthan;

(c) if so, the details thereof aiongwith the reasons therefor; and

(d) the steps taken by the Government to providing loans without any difficulty under the above scheme ?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) :

(a) The requisite information is being collected and, to the extent available, will be laid on the Table of the House.

(b) and (c) Reserve Bank of India (RBI) has reported that 3557 applications under the SGSYwere rejected by the nationalised banks during the year 2000-2001 (upto February, 2001) in the State of Rajasthan out of the 11134 applications. A study conducted by banks reveal that excess sponsoring of applications to the bank branches in relation to the targets, sponsoring of application for non-key activities, sponsoring application of defaulters, etc. have been some of the reasons for rejection of applications.

(d) In order to facilitate obtention of loans under the scheme, RBI has given wide publicityto the scheme. Sensitisation workshops were held with nodal officers of banks. The progress under the scheme is continuously monitored through meetings in various fora like District Consultative Committee and State Level Bankers Committee. Difficulties impeding the progressare discussed in detail in these meetings for taking necessary steps for their removal.